

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Donell Talley  
Tammy Irene Talley  
Debtors

Case No. 19-00221-HWV  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1  
Date Rcvd: Dec 18, 2024

User: AutoDocke  
Form ID: 3180W

Page 1 of 5  
Total Noticed: 93

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 20, 2024:**

Recip ID	Recipient Name and Address
db/jdb	+ Donell Talley, Tammy Irene Talley, 5488 Kenwood Avenue, Harrisburg, PA 17112-3082
5151918	+ AES/M&T BANK, PO BOX 2461, HARRISBURG, PA 17105-2461
5151920	+ ALLEGHENY GENERAL HOSPITAL, PATIENT BILLING, 320 E NORTH AVENUE, PITTSBURGH, PA 15212-4756
5151925	+ American Consumer Credit Counseling, Inc, 130 Rumford Avenue, Ste 202, Auburndale, MA 02466-1371
5151933	+ CENTRAL MEDICAL EQUIPMENT, DBA DYNAMIC HEALTHCARE SERVICES, 35 SARHELM ROAD, HARRISBURG, PA 17112-3339
5151935	+ CHARLES K FETTERHOFF, JR, DMD, 4231 ELMERTON AVENUE, HARRISBURG, PA 17109-2314
5151939	+ COLL SVC CENTER, PO BOX 1091, HERMITAGE, PA 16148-0091
5151943	COMM OF PA DEPT OF REVENUE, BUREAU OF COMPLIANCE, PO BOX 280946, HARRISBURG, PA 17121-0946
5151944	COMMONWEALTH OF PA, DEPARTMENT OF REVENUE, BUREAU OF INDIVIDUAL TAXES, DEPT 280432, HARRISBURG, PA 17128-0432
5151949	+ DAUPHIN COUNTY PRISON, 501 MALL ROAD, HARRISBURG, PA 17111-1299, ATTN: INMATE ACCOUNTS DEPT
5151952	+ EDITH MARSHALL, 116 EDEN WAY COURT, CRANBERRY TOWNSHIP, PA 16066-6730
5151953	+ ENHANCED RECOVERY CORP, 8014 BAYBERRY RD, JACKSONVILLE, FL 32256-7412
5151954	+ FAMS, PO BOX 451437, ATLANTA, GA 31145-1437
5151955	+ FEDLOAN SERVICING, PO BOX 60610, HARRISBURG, PA 17106-0610
5151957	+ HAYT, HAYT & LANDAU, 123 S BROAD ST, STE 1660, PHILADELPHIA, PA 19109-1003
5151963	+ LOWER PAXTON TOWNSHIP AUTHORITY, 425 PRINCE STREET, HARRISBURG, PA 17109-3053
5151965	+ M & T BANK COLLECTIONS (p), 1100 WHERLE DRIVE, WILLIAMSVILLE, NY 14221-7748
5151972	+ PATHOLOGY ASSOC OF CEN PA, 4520 UNION DEPOSIT ROAD, HARRISBURG, PA 17111-2910
5151973	+ PAXTON FAMILY DENTAL, 5690 ALLENTOWN BLVD #100, HARRISBURG, PA 17112-4052
5151977	+ SUEZ WATER PENNSYLVANIA, CUSTOMER SERVICE CENTER, 8189 ADAMS DRIVE, HUMMELSTOWN, PA 17036-8625
5151978	+ Susquehanna Valley Surgery Center, 4310 Londonderry Rd, Suite #1, Harrisburg, PA 17109-5302
5151982	+ TAIRA KIYONA TALLEY, 5488 KENWOOD AVENUE, HARRISBURG, PA 17112-3082
5151983	+ THE ARLINGTON GROUP, PO BOX 6507, 805 SIR THOMAS COURT, HARRISBURG, PA 17109-4816
5151984	+ THE CARRIAGE HOUSE, PO BOX 125, POCONO MANOR, PA 18349-0125
5151985	+ TRISTAN RADIOLOGY SPECIALISTS PC, 4520 UNION DEPOSIT RD, HARRISBURG, PA 17111-2910
5178716	The Bank of New York Mellon Trust Company N.A. fka, c/o Ditech Financial LLC, PO Box 6154, Rapid City, SD 57709-6154
5178714	The New York Mellon Trust Company N.A. fka The Ban, c/o Ditech Financial LLC, PO Box 6154, Rapid City, SD 57709-6154

TOTAL: 27

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: AISACG.COM	Dec 18 2024 23:42:00	Ally Financial, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
5151919	+ Email/Text: bncnotifications@phea.org	Dec 18 2024 18:47:00	AES/PNC, PO BOX 2461, HARRISBURG, PA 17105-2461
5151921	+ Email/Text: kristin.villneave@allianceoneinc.com	Dec 18 2024 18:47:00	ALLIANCE ONE, 4850 STREET RD SUITE 300,

			TREVOSE, PA 19053-6643
5151922	^ MEBN	Dec 18 2024 18:45:03	ALLIED INTERSTATE LLC, 12755 HIGHWAY 55 STE 300, MINNEAPOLIS, MN 55441-4676
5151923	EDI: URSI.COM	Dec 18 2024 23:42:00	ALLTRAN FINANCIAL LP, PO BOX 722929, HOUSTON, TX 77272-2929
5151924	+ EDI: GMACFS.COM	Dec 18 2024 23:42:00	ALLY, PO BOX 130424, ROSEVILLE, MN 55113-0004
5424249	+ EDI: AISACG.COM	Dec 18 2024 23:42:00	Ally Financial, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
5172705	EDI: GMACFS.COM	Dec 18 2024 23:42:00	Ally Financial, PO Box 130424, Roseville, MN 55113-0004
5151927	+ Email/Text: bankruptcies@banfield.net	Dec 18 2024 18:48:00	BANFIELD PET HOSPITAL, 18101 SE 6TH WAY, VANCOUVER, WA 98683-7509
5151928	Email/Text: dltlegal@hab-inc.com	Dec 18 2024 18:47:00	BERKHEIMER ASSOCIATES, 50 N SEVENTH STREET, BANGOR, PA 18013-1795
5151929	Email/Text: Bankruptcy@BAMcollections.com	Dec 18 2024 18:47:00	BUREAU OF ACCOUNT MGMT, 3607 ROSEMONT AVE STE 502, PO BOX 8875, CAMP HILL, PA 17001-8875
5151930	EDI: CAPITALONE.COM	Dec 18 2024 23:42:00	CAPITAL ONE (BANKRUPTCY NOTIFICATION) (p. PO BOX 30285, SALT LAKE CITY, UT 84130-0285
5151931	^ MEBN	Dec 18 2024 18:44:45	CBCS, PO BOX 2724, COLUMBUS, OH 43216-2724
5151932	EDI: WFNNB.COM	Dec 18 2024 23:42:00	CCB/BOSCOV, BANKRUPTCY NOTICES, PO BOX 183043, COLUMBUS, OH 43218-3043
5151937	Email/Text: bankruptcycollections@citadelbanking.com	Dec 18 2024 18:48:00	CITADEL FCU, 520 EAGLEVIEW BLVD, EXTON, PA 19341-1119
5151938	+ EDI: CITICORP	Dec 18 2024 23:42:00	CITI, PO BOX 6241, SIOUX FALLS, SD 57117-6241
5174633	+ EDI: COMCASTCBLCENT	Dec 18 2024 23:42:00	COMCAST, PO BOX 1931, Burlingame, CA 94011-1931
5151940	+ EDI: COMCASTCBLCENT	Dec 18 2024 23:42:00	COMCAST CABLE (BK Notices), 676 ISLAND POND ROAD, MANCHESTER, NH 03109-4840
5151941	Email/Text: dylan.succa@commercialacceptance.net	Dec 18 2024 18:47:00	COML ACCEPT, 2300 GETTYSBURG RD, STE 102, CAMP HILL, PA 17011-7303
5151942	Email/Text: ra-li-ucts-bankhbg@state.pa.us	Dec 18 2024 18:48:00	COMM OF PA DEPT L&I, READING B&C UNIT UTCS, 625 CHERRY ST ROOM 203, READING, PA 19602-1152
5151946	+ Email/Text: Collections_Bankruptcies@encoreexchange.com	Dec 18 2024 18:47:00	COMPUTER CREDIT, INC, CLAIM DEPT 083307, 640 W FOURTH STREET, PO BOX 5238, WINSTON SALEM, NC 27113-5238
5151947	+ Email/PDF: creditonebknofications@resurgent.com	Dec 18 2024 18:59:14	CREDIT ONE BANK, PO BOX 98873, LAS VEGAS, NV 89193-8873
5151948	Email/PDF: creditonebknofications@resurgent.com	Dec 18 2024 19:00:02	CREDITONE BANK, CUSTOMER BILLING AND CORRESPONDENCE, PO BOX 98873, LAS VEGAS, NV 89193-8873
5160214	EDI: CAPITALONE.COM	Dec 18 2024 23:42:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
5183982	+ Email/Text: Bankruptcy@keystonecollects.com	Dec 18 2024 18:47:00	Central Dauphin SD c/o Keystone Collections Group, 546 Wendel Road, Irwin, PA 15642-7539
5151945	Email/Text: ra-li-occ-esbkpt-hbg@pa.gov	Dec 18 2024 18:47:00	COMMONWEALTH OF PA, BUREAU OF UC

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			BENEFITS/ALLOWANCES, PO BOX 67503, HARRISBURG, PA 17106
5151950	EDI: DISCOVER	Dec 18 2024 23:42:00	DISCOVER BANK, 12 READS WAY, NEW CASTLE, DE 19720
5154312	EDI: DISCOVER	Dec 18 2024 23:42:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
5162949	Email/Text: ECMCBKNotices@ecmc.org	Dec 18 2024 18:48:00	ECMC, PO Box 16408, Saint Paul, MN 55116-0408
5151956	+ EDI: CITICORP	Dec 18 2024 23:42:00	GOODYEAR/CBNA, PO BOX 6497, SIOUX FALLS, SD 57117-6497
5151958	EDI: LCIICSYSTEM	Dec 18 2024 23:42:00	IC SYSTEM, 444 HIGHWAY 96 EAST, PO BOX 64794, ST PAUL, MN 55164-0794
5151959	EDI: IRS.COM	Dec 18 2024 23:42:00	INTERNAL REVENUE SERVICE - CIO, PO BOX 7346, PHILADELPHIA, PA 19101-7346
5151934	Email/Text: info@pamd13trustee.com	Dec 18 2024 18:47:00	CHARLES J DEHART, III, ESQ., 8125 ADAMS DRIVE STE A, HUMMELSTOWN PA 17036
5151961	+ Email/Text: Bankruptcy@keystonecollects.com	Dec 18 2024 18:47:00	KEYSTONE COLLECTIONS GROUP, 546 WENDEL ROAD, IRWIN, PA 15642-7539
5151962	Email/Text: bk@lendmarkfinancial.com	Dec 18 2024 18:47:00	LENDMARK FINANCIAL SERVICES LLC, ATTN: BK DEPT, 2118 USHER STREET NW, COVINGTON, GA 30014
5151964	+ Email/PDF: resurgentbknotifications@resurgent.com	Dec 18 2024 19:00:02	LVNV FUNDING LLC, BK NOTICES, 55 BEATTIE PL STE 110 MS576, GREENVILLE, SC 29601-2165
5157230	Email/PDF: resurgentbknotifications@resurgent.com	Dec 18 2024 18:59:21	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5183987	+ Email/Text: Bankruptcy@keystonecollects.com	Dec 18 2024 18:47:00	Lower Paxton Twp c/o Keystone Collections Group, 546 Wendel Road, Irwin, PA 15642-7539
5151966	Email/Text: camanagement@mtb.com	Dec 18 2024 18:48:00	M&T BANK, 1100 WEHRLE DRIVE, WILLIAMSVILLE, NY 14221
5178412	Email/Text: camanagement@mtb.com	Dec 18 2024 18:48:00	M&T Bank, P.O Box 840, Buffalo, NY 14240-0840
5173739	+ Email/Text: camanagement@mtb.com	Dec 18 2024 18:48:00	M&T BANK, PO BOX 1508, BUFFALO, NY 14240-1508
5151967	+ Email/Text: camanagement@mtb.com	Dec 18 2024 18:48:00	M&T BANK MORTGAGE, LENDING SERVICES CORRESPONDENCE ADDRESS, PO BOX 1288, BUFFALO, NY 14240-1288
5151968	+ Email/Text: unger@members1st.org	Dec 18 2024 18:48:00	MEMBERS 1ST FCU, 5000 LOUISE DR, PO BOX 40, MECHANICSBURG, PA 17055-0040
5151969	+ Email/Text: bankruptcydpt@mcmcg.com	Dec 18 2024 18:48:00	MIDLAND CREDIT MANAGEMENT, INC., 2365 NORTHSIDE DR, STE 300, SAN DIEGO, CA 92108-2710
5151970	+ Email/Text: bankruptcydpt@mcmcg.com	Dec 18 2024 18:48:00	MIDLAND FUNDING LLC, 2365 NORTHSIDE DR STE 300, SAN DIEGO, CA 92108-2710
5166144	+ Email/Text: bankruptcydpt@mcmcg.com	Dec 18 2024 18:48:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
5151971	Email/Text: Bankruptcies@nragroup.com	Dec 18 2024 18:48:00	NATIONAL RECOVERY AGENCY, PO BOX 67015, HARRISBURG PA 17106-7015
5320170	Email/Text: mtgbk@shellpointmtg.com	Dec 18 2024 18:47:00	NewRez LLC d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
5320171	Email/Text: mtgbk@shellpointmtg.com	Dec 18 2024 18:47:00	NewRez LLC d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC

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			29603-0826, NewRez LLC d/b/a Shellpoint Mortgage Ser, P.O. Box 10826, Greenville, SC 29603-0826
5152131	+ EDI: PRA.COM	Dec 18 2024 23:42:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5155269	EDI: PENNDEPTREV	Dec 18 2024 23:42:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
5155269	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 18 2024 18:48:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
5151975	+ Email/Text: BankruptcyMail@questdiagnostics.com	Dec 18 2024 18:48:00	QUEST DIAGNOSTICS, C/O PATIENT BANKRUPTCY SERVICES, PO BOX 740775, CINCINNATI, OH 45274-0775
5151976	Email/Text: enotifications@santanderconsumerusa.com	Dec 18 2024 18:48:00	SANTANDER CONSUMER USA, BANKRUPTCY DEPARTMENT, PO BOX 560284, DALLAS, TX 75356-0284
5151979	EDI: SYNC	Dec 18 2024 23:42:00	SYNCB/CARE, BK NOTICES, PO BOX 965061, ORLANDO, FL 32896-5061
5151980	+ EDI: SYNC	Dec 18 2024 23:42:00	SYNCB/WALMART, PO BOX 965024, ORLANDO, FL 32896-5024
5151981	EDI: AISTMBL.COM	Dec 18 2024 23:42:00	T-MOBILE BANKRUPTCY DEPT, PO BOX 37380, ALBUQUERQUE, NM 87176
5196160	^ MEBN	Dec 18 2024 18:45:15	U.S. Department of Education, c/o FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184
5151986	+ Email/Text: BAN5620@UCBINC.COM	Dec 18 2024 18:47:00	UNITED COLLECTION BUREAU INC, 5620 SOUTHWYCK BLVD SUITE 206, TOLEDO, OH 43614-1501
5151987	^ MEBN	Dec 18 2024 18:45:08	UPMC PINNACLE HEALTH HOSPITALS, PO BOX 2353, HARRISBURG, PA 17105-2353
5524251	+ Email/Text: EBN@edfinancial.com	Dec 18 2024 18:47:00	US Dept. of Education, 120 N. Seven Oaks Dr., Knoxville, TN 37922-2359
5151988	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Dec 18 2024 18:48:00	USDOE/GLELSI, 2401 INTERNATIONAL, MADISON, WI 53704-3121
5151989	EDI: VERIZONCOMB.COM	Dec 18 2024 23:42:00	VERIZON BANKRUPTCY DEPT, 500 TECHNOLOGY DR, STE 550, SAINT CHARLES, MO 63304-2225
5151990	^ MEBN	Dec 18 2024 18:44:27	WAYPOINT RESOURCE GROUP LLC, PO BOX 8588, ROUND ROCK, TX 78683-8588
5151991	Email/Text: distBankruptcyNotice@ClearBalance.org	Dec 18 2024 18:48:00	WESTERN ALLIANCE BANK, BILLING AND CORRESPONDENCE, PO BOX 927830, SAN DIEGO, CA 92192-7830
5151992	EDI: WFFC	Dec 18 2024 23:42:00	WF/BOBS, CBDRU-PCM, WINSTON SALEM, NC 27102
5165517	EDI: WFFC2	Dec 18 2024 23:42:00	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 67

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5151936		CHRIST GRANT

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cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5151960	*	IRS CENTRALIZED INSOLVENCY ORGANIZATION, PO BOX 7346, PHILADELPHIA, PA 19101-7346
5151926	##+	ATLANTIC CREDIT & FINANCE, 3353 ORANGE AVENUE NE, ROANOKE, VA 24012-6335
5151951	##+	DITECH FINANCIAL LLC, BANKRUPTCY NOTICES, 1400 TURBINE DRIVE, RAPID CITY, SD 57703-4719
5151974	##+	PENN CREDIT CORP, 916 S 14TH STREET, HARRISBURG, PA 17104-3425

TOTAL: 1 Undeliverable, 2 Duplicate, 3 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 20, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 18, 2024 at the address(es) listed below:**

Name	Email Address
Brent J Lemon	on behalf of Creditor M&T BANK blemon@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com bkgroup@kmlawgroup.com
Dorothy L Mott	on behalf of Debtor 2 Tammy Irene Talley DorieMott@aol.com karagendronecf@gmail.com;mottgendronecf@gmail.com;ecf.mottgendron@gmail.com;bethsnyderecf@gmail.com;ecf.mottgendron@gmail.com;mottgendronlaw@jubileebk.net;mott.dorothyb@notify.bestcase.com;doriemott@aol.com
Dorothy L Mott	on behalf of Debtor 1 Donell Talley DorieMott@aol.com karagendronecf@gmail.com;mottgendronecf@gmail.com;ecf.mottgendron@gmail.com;bethsnyderecf@gmail.com;ecf.mottgendron@gmail.com;mottgendronlaw@jubileebk.net;mott.dorothyb@notify.bestcase.com;doriemott@aol.com
Jack N Zaharopoulos	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com
Kara Katherine Gendron	on behalf of Debtor 1 Donell Talley karagendronecf@gmail.com;doriemott@aol.com;bethsnyderecf@gmail.com;mottgendronecf@gmail.com;ecf.mottgendron@gmail.com;MottGendronLaw@jubileebk.net
Kara Katherine Gendron	on behalf of Debtor 2 Tammy Irene Talley karagendronecf@gmail.com;doriemott@aol.com;bethsnyderecf@gmail.com;mottgendronecf@gmail.com;ecf.mottgendron@gmail.com;MottGendronLaw@jubileebk.net
Laura Egerman	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage laura.egerman@mccalla.com legerman@rasnj.com;ras@ecf.courtdrive.com;mccallaecf@ecf.courtdrive.com
Milos Gvozdenovic	on behalf of Creditor Citadel Federal Credit Union mgvozdenovic@weltman.com pitecf@weltman.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 11

**Information to identify the case:**

Debtor 1

Donell Talley

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-0303

EIN --

Debtor 2

Tammy Irene Talley

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-7598

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:19-bk-00221-HWV

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Donell Talley

Tammy Irene Talley

By the  
court:12/18/24Henry W. Van Eck, Chief Bankruptcy  
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;



- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**